

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

CHARLOTTE HORTON, as guardian of )  
the estate of Anna R. Richardson, )  
adjudicated disabled person )  
Plaintiff, )  
v. ) Case No. 07 C 6530  
COUNTRY MORTGAGE SERVICES, )  
INC.; an Illinois corporation; FREMONT )  
INVESTMENT & LOAN a California )  
corporation; and, MORTGAGE )  
ELECTRONIC REGISTRATION )  
SYSTEMS, INC., a Delaware corporation. )  
Defendants. )  
Judge Lindberg  
Magistrate Judge Nolan

**NOTICE OF FILING**

PLEASE TAKE NOTICE that on this **18th day of January, 2008**, we caused to be filed with the United States District Court for the Northern District of Illinois, Eastern Division, **Fremont's and MERS's Answer and Affirmative Defenses** included with this Notice.

**FREMONT INVESTMENT & LOAN, and  
MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC.**

Ralph T. Wutscher  
ROBERTS WUTSCHER, LLP.  
10 S. LaSalle Street, Suite 3500  
Chicago, Illinois 60603  
Tel. (312) 551-9320  
Fax (866) 581-9302

Defendants,  
By: /s/ Ralph T. Wutscher  
One of Their Attorneys

*Solely as to the defense of MERS and Fremont with regard  
to the allegations of Count II and with regard to Affirmative Defenses 9 and 10:*

J. Michael Williams  
Amy E. Bullock  
COHON RAIZES & REGAL LLP  
208 S. LaSalle Street, Suite 1860  
Chicago, Illinois 60604  
Tel. (312) 726-2252  
Fax (312) 726-0609

By: /s/ J. Michael Williams  
One of Their Attorneys

**Certificate of Service**

I, Ralph T. Wutscher, an attorney, hereby certify that on **January 18, 2008**, service of a true and correct copy of this document and any referenced exhibits was accomplished pursuant to ECF on all parties who are Filing Users.

/s/ Ralph T. Wutscher